



The Bridge

Meeting your needs at home. At sea.

Jan 05 - Vol. 9, 2nd Edition

Personal Financial Management

As we start the New Year, we must, as always, give thought to our finances. We need to consider where they are now and where we want them to be, come December 2005.

How do we do this? First: we need to think back to all the cash we spent and all the charging we did in November and December. Was this something we had prepared for or did we go into the proverbial "hole" with our holiday glee? We need to consider how to better prepare for next year's activities.

Second: we need to be gathering all our receipts and records together for the wonderful event known as TAXES. If that means you have to search for things this year, set up a filing system, now, for next year's papers.

Third: check to see that you have had the proper amount of withholding taken from your paychecks. If you are looking at a shortfall and trying to come up with money to pay this year's taxes, take time to prepare for 2006 by increasing the amounts you have withheld. If you are looking at an extra large refund, and all events in your family should stay about the same next year, you might want to look at reducing your withholding for state and federal taxes to pay off monthly high interest debt.

If you need assistance putting your financial house in order for this New Year, give us a call at the FFSC. We will be glad to help you onto the right track.



The Naval Fleet and Family Support Center
is Located @
BLDG 214. 13 Riverview RD
Dahlgren, VA Indian Head MD,
Phone: 540-653-1839
Toll Free: 800-500-4947

February Focus:
Consumer
Awareness

FFSC Workshops/Event Listing

Registration is required.

Call 540.653.1839 / 800.500.4947

All workshops are open to active duty service members, spouses, retirees, and to DoD civilians on a space available basis.

Anger Management Group	Tuesdays	1300-1430	FFSC
Resume Writing	03 Jan	1000-1200	IHFFSC
Interviewing Tips	03 Jan	1200-1400	IHFFSC
Resume Writing	06 Jan	1000-1200& 1300-1500	FFSC
Ombudsmen Meeting	18 Jan	1500-1630	FFSC
Market Yourself for a Second Career	19 Jan	0900-1200	JD's
Basic Finance	20 Jan	1300-1500	FFSC
Legal Appointments	20 Jan	0900-1600	FFSC
Navy 101	20 Jan	1300-1430	FFSC
Basic Finance	27 Jan	1000-1200	IHFFSC
Information/Referral Assistance	Monday-Friday	0730-1600	653-1839 Or 800 500-4947